

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
LYNCHBURG DIVISION**

In re:

GARFIELD JUNIOR SAYLOR  
JEAN VERNETTE SEAY-SAYLOR  
Debtor(s)

Case No. 14-60010

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/03/2014.
- 2) The plan was confirmed on 11/14/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/12/2017.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,061.08.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$17,536.85  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$17,536.85**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$278.52  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,130.45  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,408.97**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARON'S SALO LOCKBOX	Priority	NA	885.96	NA	0.00	0.00
AARON'S SALO LOCKBOX	Priority	NA	2,785.36	NA	0.00	0.00
ASSET ACCEPTANCE, LLC	Unsecured	NA	4,769.43	4,769.43	0.00	0.00
BB&T	Unsecured	NA	205.34	205.34	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	463.53	463.53	0.00	0.00
CENTURY LINK	Unsecured	115.00	NA	NA	0.00	0.00
CHILD SUPPORT OF VIRGINIA	Unsecured	1,962.00	NA	NA	0.00	0.00
COUNTY OF ALBEMARLE	Unsecured	500.00	505.67	505.67	0.00	0.00
CREDIT CONTROL CORP	Unsecured	501.00	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	248.00	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	131.00	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	38.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOCIATION	Unsecured	166.00	NA	NA	0.00	0.00
DCSE TREASURER OF VIRGINIA	Priority	19,950.03	19,950.03	19,950.03	1,852.08	0.00
DCSE TREASURER OF VIRGINIA	Priority	2,746.20	2,746.20	2,746.20	2,746.20	0.00
DEBT RECOVERY SOLUTIONS	Unsecured	591.00	NA	NA	0.00	0.00
DRS. CLARK AND COVERT, O.D., P.C	Unsecured	99.00	NA	NA	0.00	0.00
FAST AUTO AND PAYDAY LOANS, IN	Secured	1,823.85	1,714.92	1,498.98	1,498.98	0.00
FAST AUTO AND PAYDAY LOANS, IN	Secured	260.55	260.55	260.55	260.55	0.00
INTERNAL REVENUE SERVICE	Priority	2,292.59	2,305.76	2,305.76	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	13,390.16	13,390.16	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	27,620.49	13,397.76	13,608.11	6,294.55	0.00
INTERNAL REVENUE SERVICE	Secured	1,453.71	722.22	722.22	722.22	0.00
MARTHA JEFFERSON HOSPITAL	Unsecured	9,836.00	5,430.88	5,430.88	0.00	0.00
MERRICK BANK	Unsecured	415.00	317.59	317.59	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,073.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	497.00	662.18	662.18	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	297.00	408.22	408.22	0.00	0.00
SUNTRUST BANK	Unsecured	NA	5,118.89	5,118.89	0.00	0.00
SUNTRUST BANK	Unsecured	500.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	10,182.00	10,443.72	10,443.72	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT. OF EDUCATION	Unsecured	9,941.00	NA	NA	0.00	0.00
UVA COMMUNITY CREDIT UNION	Unsecured	19,069.00	19,069.70	19,069.70	0.00	0.00
UVA MEDICAL CENTER	Secured	461.00	5,060.03	5,869.20	2,753.30	0.00
UVA MEDICAL CENTER	Unsecured	NA	3,356.06	3,356.06	0.00	0.00
UVA PHYSICIANS GROUP	Unsecured	3,761.00	2,004.15	2,004.15	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATION	Unsecured	150.00	NA	NA	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATION	Unsecured	642.00	13,610.74	13,410.74	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATION	Priority	1.00	800.00	NA	0.00	0.00
WELLS FARGO BANK N.A.	Unsecured	NA	256.23	256.23	0.00	0.00
WESTGATE TIMESHARE	Secured	3,500.00	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIETY	Secured	197,365.00	16,575.64	9,372.47	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,372.47	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,759.53	\$1,759.53	\$0.00
All Other Secured	\$20,199.53	\$9,770.07	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,331.53</b>	<b>\$11,529.60</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$22,696.23	\$4,598.28	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,305.76	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$25,001.99</b>	<b>\$4,598.28</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$79,812.49</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,408.97</u>
Disbursements to Creditors	<u>\$16,127.88</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$17,536.85</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/22/2017

By: /s/ Herbert L. Beskin

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.